

RIVER VALLEY BANCORPORATION, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1209426	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$984	\$996	1.2%		
Loans	\$755	\$771	2.1%		
Construction & development	\$73	\$63	-13.1%		
Closed-end 1-4 family residential	\$172	\$165	-3.8%		
Home equity	\$43	\$40	-7.9%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-32.6%		
Commercial & Industrial	\$133	\$129	-2.6%		
Commercial real estate	\$305	\$344	12.8%		
Unused commitments	\$132	\$139	5.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$44	5.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$83	\$67	-20.1%		
Cash & balances due	\$19	\$27	45.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$9	-29.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$12	\$7	-37.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$876	\$886	1.1%		
Deposits	\$839	\$845	0.6%		
Total other borrowings	\$30	\$35	16.7%		
FHLB advances	\$20	\$30	50.0%		
Equity					
Equity capital at quarter end	\$109	\$110	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.4%	--		
Tier 1 risk based capital ratio	11.7%	11.6%	--		
Total risk based capital ratio	12.9%	12.9%	--		
Return on equity ¹	0.2%	6.4%	--		
Return on assets ¹	0.0%	0.7%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	71.7%	137.8%	--		
Loss provision to net charge-offs (qtr)	73.9%	73.8%	--		
Net charge-offs to average loans and leases ¹	1.9%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	5.6%	3.0%	0.3%	0.4%	--
Closed-end 1-4 family residential	2.4%	1.2%	0.5%	1.2%	--
Home equity	0.3%	1.3%	1.0%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	1.7%	3.2%	3.3%	--
Commercial & Industrial	0.9%	0.0%	0.5%	0.2%	--
Commercial real estate	1.4%	0.8%	0.4%	0.4%	--
Total loans	1.9%	1.0%	0.5%	0.6%	--